

REMARKS

The applicants have carefully reviewed the application in light of the final Office Action dated December 11, 2008. Applicants amend claims 1, 13-16, 18-20 and 24. The amendments to the claims have only been done to expedite the prosecution.

Claim Rejections – 35 U.S.C. §112

The Examiner rejects Claim 24 under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicants regard as the invention. Applicants have amended claim 24 and, thus, respectfully request withdrawal of this rejection.

Claim Rejections – 35 U.S.C. §103

The Examiner rejects Claims 1-4, 11-17, 20 and 24 under 35 U.S.C. §103(a) as being unpatentable over U.S. Publication No. 2002/0194138 to Dominguez et al. (hereinafter "*Dominguez*") in view of Friedman et al. (hereinafter "*Friedman*"). The Examiner also rejects Claims 5-6 under 35 U.S.C. §103(a) as being unpatentable over *Dominguez* and *Friedman* as applied to Claim 1 above, and further in view of U.S. Patent No 6,493,685 issued to Ensel et al. (hereinafter "*Ensel*"). The Examiner also rejects Claims 7-8, 10, 21-22 and 26-29 under 35 U.S.C. §103(a) as being unpatentable over *Dominguez* and *Friedman* as applied to Claims 1, 13-16 and 20 above, and further in view of U.S. Publication No. 2003/0229590 to Byrne et al. (hereinafter "*Byrne*"). The Examiner also rejects Claim 9 under 35 U.S.C. §103(a) as being unpatentable over *Dominguez* and *Friedman* as applied to Claim 1 above, and further in view of *Byrne* and U.S. Publication No. 2003/0191711 to Jamison et al. (hereinafter "*Jamison*"). The Examiner also rejects Claim 18 under 35 U.S.C. §103(a) as being unpatentable over *Dominguez*, in view of *Friedman* and U.S. Patent No. 6,119,106 issued to Mersky et al. (hereinafter "*Mersky*"). The Examiner also rejects Claim 19 under 35 U.S.C. §103(a) as being unpatentable over *Dominguez*, in view of *Friedman*, *Mersky* and U.S. Publication No. 2003/0130900 to Telford et al. (hereinafter "*Telford*"). The Examiner also rejects Claims 23 and 25 under 35 U.S.C. §103(a) as being unpatentable over *Dominguez* and *Friedman* as applied to Claim 20

above, and further in view of *Mersky*. The Examiner also rejects Claim 30 under 35 U.S.C. §103(a) as being unpatentable over *Dominguez* and *Friedman* as applied to Claim 19 above, and further in view of *Byrne*. Applicants respectfully traverse these rejections for the comments set forth below.

Independent claim 1 recites, in part, the following:

transmitting, through the worldwide web to a website of the biller, authorization information including whether to authorize the payment or refuse authorization of the payment, wherein the authorization information is formatted to appear as originating from the biller and in a predefined format specified by the biller; and

sending from the authorization website an electronic notification directly to the payor that the payment has been authorized, if the payment is authorized, wherein the electronic notification is formatted to appear as originating from the biller and in a predefined format specified by the biller.

In particular, the authorization information is transmitted to the biller and is formatted to appear as originating from the biller. In addition, the electronic notification is transmitted from the authorization website directly to the payor and is formatted to appear as originating from the biller. Independent claims 13-16 and 18-20 recite similar limitations. The cited art alone or in combination fails to teach or suggest transmitting information to both the biller and the payor, much less transmitting information to both that appears to originate from the biller. Accordingly Applicants respectfully request reconsideration and allowance of independent claims 1,

CONCLUSION

Applicants have now made an earnest attempt to place this case in condition for allowance. For the foregoing reasons, and for other reasons clearly apparent, Applicants respectfully request full allowance of all Claims.

If the present application is not allowed and/or if one or more of the rejections is maintained, Applicants hereby request a telephone conference with the Examiner and further request that the Examiner contact the undersigned attorney to schedule the telephone conference.

No fees are believed to be due. However, please apply any deficiencies or any other required fees or any credits to deposit account **05-0765 ELECTRONIC DATA SYSTEMS CORP.**, referencing the attorney docket number shown above.

Respectfully submitted,

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